

----- Original Message -----

Subject: Outstanding Debt Notice for Linda: Your LendingClub Bank personal loan Balance owed to LendingClub Bank

From: January <notices@january.com>

Sent: Friday, February 9, 2024, 10:23 AM

To: [REDACTED]

CC:

This email is not spam. We've been asked to reach out to you on behalf of the owner of your balance. If you would like to stop receiving emails, [click to unsubscribe immediately](#).

February 9, 2024

Login PIN: [REDACTED]

Linda Barnes
[REDACTED]

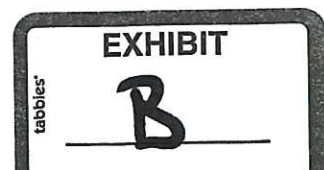
January Technologies, Inc.
176 Grand Street, 4th Floor
New York, NY 10013
(866) 300-1169 from 9am to 7pm ET, Monday to Friday
www.january.com

Hi Linda Barnes,

January is a debt collector. We are trying to collect a debt that you owe to LendingClub Bank. We will use any information you give us to help collect the debt.

Our information shows:

You had a LendingClub Bank personal loan for LendingClub Bank with account number ending in 6410.	
As of September 15, 2023, you owed:	\$5,503.99
Between September 15, 2023 and today:	
You were charged this amount in interest:	+ \$0.00
You were charged this amount in fees:	+ \$0.00
You paid or were credited this amount toward the debt:	- \$0.00
Total amount of the debt now:	\$5,503.99



Review My Account

How can you dispute the debt?

- **Call or write to us by March 20, 2024 to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by March 20, 2024, we must stop collection on any amount you dispute until we send you information that shows you owe the debt.** You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at www.january.com

What else can you do?

- **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by March 20, 2024, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at www.january.com
- **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
- **Contact us about your payment options.**

How do you want to respond?

Check all that apply:

☐ **I want to dispute the debt because I think:**

- ☐ This is not my debt.
- ☐ The amount is wrong.
- ☐ Other (please describe on reverse or attach additional information).

☐ **I want you to send me the name and address of the original creditor.**

☐ **I enclosed this amount.**


\$

Make your check payable to January Technologies, Inc.

Mail this form to:

January Technologies, Inc.
176 Grand Street, 4th Floor
New York, NY 10013

Linda Barnes



You can request any of these actions by:

- printing and mailing this form
- visiting our website
- emailing us
- calling us

We encourage you to visit our website to pay the debt, dispute the debt, request debt validation, or learn more information about the account. You can access our site using your email address or by using the secure PIN at the top right of this email.

Best,

Taylor at January
contact@january.com
(866) 300-1169

January Technologies, Inc.
176 Grand Street 4th Floor
New York, NY 10013



NOTICE OF IMPORTANT RIGHTS. YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE COLLECTOR.

If you request in writing a copy of validation of debt documents within 30 days of receiving this notice, we will obtain from the current creditor the following documents to verify your debt: (a) All documents, including electronic records or images, which bear the signature of the debtor and which concern the debt being collected; (b) A ledger, account card, account statement copy, or similar record, whether paper or electronic, which reflects the date and amount of payments, credits, balances, and charges concerning the debt, including but not limited to interest, fees, charges or expenses incidental to the principal obligation which the creditor is expressly authorized to collect by the agreement creating the debt or permitted to collect by law; (c) The name and address of the original creditor, if different from the collecting creditor; and (d) A copy of any judgment against the debtor.

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.